

NEW HORIZONS

York County Area Agency on Aging

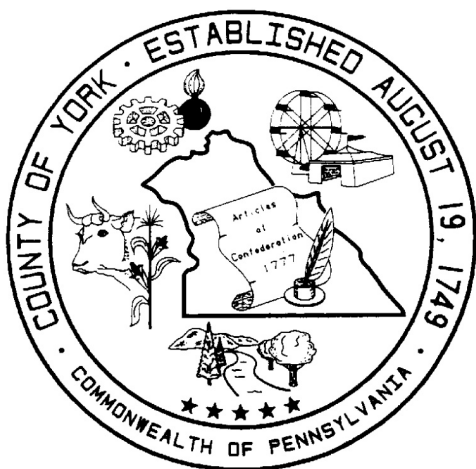
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Already on Medicare? Start Preparing for Open Enrollment Now

Are you already on Medicare? We have a task for you. Take 20 minutes today to assess your health and your healthcare spending. Make it a top priority item—skip your daily scroll through Facebook, or that extra episode of your weekly show. It can make a world of difference in the long run.

You may be thinking, “But I already chose my Medicare plan! That sounds boring and terrible! And also, why do I need to think about these things now?” After all, it’s summer! The sun is shining, the flowers are blooming, and the local beach beckons. Who wants to think about healthcare?

The reason is best summed up in three words: **“Medicare Open Enrollment.”** The Medicare Open Enrollment Period is the annual period of time from **October 15 through December 7**, when current Medicare users can choose to re-evaluate their Medicare coverage. More specifically, beneficiaries can review their Medicare Advantage and/or Prescription Drug Plan and compare it against all the other plans on the market. After re-evaluating, if you find a plan that is a better fit for your needs, you can then switch to, drop or add a Medicare Advantage or Part D plan. Medicare Advantage is also known as a “Part C” plan.

What does this mean for you? As a current Medicare user, you are going to start receiving A LOT of mail in October in the days leading up to Open Enrollment. Specifically, dozens of letters and offers telling you to use the Open Enrollment period to drop your current coverage and switch to Company X’s far superior (according to them) plan. In order to determine if any of these offers are potentially a good fit for your needs, you need to establish a baseline. What is working about your current plan and providers—and what could use some improvement?

Plans may use TV commercials, billboards or insurance agents to advertise during Open Enrollment. Insurance Agents or Brokers may be able to provide you with detailed plan information, but there are specific rules that they must follow. For a complete listing of what plan representatives are able to do or not do, see the article, [Rules for Medicare Health Plans](#), on page 9 or visit www.Medicare.gov.

To start, try assessing the following factors:

- **Overall health:** When you decided what kind of Medicare coverage to sign up for, you probably based it on your current health status.

Has that changed at all? If you experienced unexpected health situations this year—and struggled to afford your care, and/or did not receive the quality of care you desire—that might be a sign that it is time to find a better plan for your needs.

- **Costs:** Again, you may have picked a fairly expensive plan to start off, worrying that you might have an unforeseen health issue. Are your financial circumstances the same? Are you visiting the doctor as much as you anticipated? Or perhaps you are dishing out copays at every turn, and paying deductibles you never anticipated. Is this a one-time thing, or is it a signal of more to come? You may want to switch to a more affordable option.
- **Provider network/plan flexibility:** You may have picked Original Medicare when you were doing a lot of traveling, and wanted the flexibility of accessing services all over the country. If you’re staying closer to home now, or if your travel is predictable and limited, you may want to switch to a Medicare Advantage plan. Medicare Advantage plans are usually more restricted in terms of provider networks near home, but may be a better fit for your needs now. Or the opposite may be true—you’re traveling a lot more than you used to and a Medicare Advantage plan is no longer a good fit. Consider your future plans as well. If you’re envisioning lots of long trips abroad as soon as you retire, you may want to switch to a different type of coverage during this year’s Open Enrollment period.
- **Prescription drug benefits:** You may have opted not to sign up for Part D drug plan when you first retired, figuring that you would “self-insure.” Are you only taking generics, or has a physician advised you to look into a new brand-name medication? Have you investigated whether you are eligible for VA benefits? Have you looked at any Medicare Advantage plans—which often include drug coverage already? Now is a good time to determine what type of drug coverage makes the most sense for your situation. Almost everyone eventually needs prescription drugs, whether for a minor illness or a chronic condition. If you are not already covered in some way, get covered during Open Enrollment! Be advised, however, that you

(Continues on page 6)



From The Director

Dear Reader:

As we come to the end of the warm weather and move into fall, I am mindful of the changes ahead.

The grass will grow slower, the tree leaves will start to change color, and the temperatures will begin to drop. I enjoy the change in season as it brings the opportunity to participate in different events and is the gateway to the holiday season.

As the summer winds down, we take time to celebrate senior centers in our community. September is National Senior Center Month and this year's theme is "Masters in Aging". One of the most important roles that senior centers have is supporting seniors as they become the masters of their own aging. Mastering aging may include such things as getting plenty of exercise, practicing healthy eating habits or simply increasing the level of socialization. Older adults will find assistance with all of these healthy life choices at their local senior center. Aging is a natural process we are all going through; however, mastering your aging often takes some work and for some of us, it requires some help.

For anyone over the age of sixty who has never attended a senior center, there are fourteen scattered throughout York County and there is a list of them in this issue of the *New Horizons*. There is no cost to attend the senior centers and there is a free noontime meal served five days a week. Participants will find a variety of programs occurring at each senior center that are designed to give older adults some of the tools they need for successful aging. None of us can stop the aging process; however, we can all work at becoming the "masters of our own aging". For more information about York County senior centers, please visit our website at www.ycaaa.org.

The fall season brings us many changes and opportunities. If you are eligible for Medicare, October is an important month. Beginning October 15th, Medicare recipients will be given the opportunity to review and change their Medicare health plans and prescription drug coverage for the following year. This issue of the *New Horizons* is full of information regarding Medicare Open Enrollment.

Everyone that is eligible for Medicare should take some time before entering the new year to ensure their current benefits are the best

to meet their individual health care needs. The process of reviewing benefits does not take long and could actually save you money during the coming year. Medicare Open Enrollment only occurs once a year and this is the only chance you have to make changes. I would urge all Medicare beneficiaries to review their current plan and if you have questions to please contact our Agency to schedule an individual benefits consultation.

I hope to see many of you on Thursday, September 28th at the annual Falls Awareness Day during the 50plus Expo at the York Expo Center. Stop by for a free fall risk screening and learn how to make your home fall proof. Falls are not a normal part of aging; however, are the leading cause of injury and death among seniors.

I wish you a happy and safe end to the summer season and a wonderful entrance into fall. Let's hope Mother Nature treats us well.

Mark W. Shea



NEW HORIZONS

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By

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Mission Statement

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of community-based services to empower older adults to maximize their independence and quality of life.

Acceptance of Advertising

The advertisements in this newspaper are based on information supplied by the Advertisers. Inclusion in the newspaper does not imply endorsement of the product or service by YCAAA or the York County Commissioners, nor does exclusion imply disapproval. YCAAA accepts no responsibility for the quality of service provided by any organization listed.

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York, PA 17401

Fall 2017

Please notify YCAAA to discontinue your mailed issue.

YCAAA STARS Volunteers of the Month

August

Barbara Clark

APPRISE Counselor & Ombudsman

September

Julie Geyer

Financial Counselor,

Peer Educator & Friendly Visitor

October

Bill Tileston

Financial Counselor & Special Events

YCAAA Advisory Council

The next York County Area Agency on Aging Advisory Council meeting will be held at 12:30 PM on Monday, October 16 at the York County Department of Emergency Services, 120 Davies Drive, York.



Ready, Steady, Balance: Prevent Falls in 2017

Steps you can take will be showcased at the *Falls Free area at the 50plus Expo*. On a local grass roots level, the *Falls Free Coalition of York County* community partners will again staff a designated area entitled “Falls Free York County” on September 28 at the York Expo Center. This unique area will emphasize the importance of preventing falls in older adults. Healthcare providers, consisting of physicians, nurses, physical therapists, occupational therapists, pharmacists, exercise specialists, educators, as well as other professionals, will provide the following free screenings and services:

- Falls risk assessment
- Balance and gait testing
- Cane and walker checks
- Exercise demonstrations
- Brown bag medicine review (take your medicines or list with you to the booth)

- Information about A Matter of Balance (falls prevention classes)
- Demonstration of helpful assistive devices
- Tips for caregivers and what to do when a fall occurs
- Depression resources

The mission of the Falls Free Coalition of York County is to Partner with the community to increase fall prevention awareness for York county older adults. Membership includes the following organizations- Caring Hospice Services; Drayer Physical Therapy; Hanover Hospital; Hanover Hall Nursing & Rehabilitation Center; HealthSouth Rehabilitation Hospital of York; Memorial Hospital; Minnich's Pharmacy; OSS Health; PA LINK; SpiriTrust Lutheran®; WellSpan Health; York City Bureau of Health; York College of Pennsylvania; York County Area Agency on Aging; York County Coroner's Office.

Falls Free Coalition of York County Announces Classes



**A MATTER OF
BALANCE**
MANAGING CONCERNS ABOUT FALLS

Older adults concerned about the risk of falling are encouraged to register for an upcoming series of free classes called “A Matter of Balance.”

“A Matter of Balance” is an award-winning program designed for people who have concerns about falling, have fallen in the past, have restricted their activities because of falling concerns or who are interested in improving balance, flexibility and strength. The classes are offered by the Falls Free Coalition of York County.

“A Matter of Balance” can help manage the risk of falls by teaching participants to:

- View falls as controllable
- Set goals for increasing activity
- Make changes to reduce fall risks at home
- Exercise to increase strength and balance

The York County Area Agency on Aging, on behalf of the Falls Free Coalition of York County, urges interested older adults to register for one of the following programs:

Providence Place

3377 Fox Run Road, Dover
September 6 - October 2
Mondays & Wednesdays, 9 - 11 AM
To register: Call Megan at 717-771-9610

York Township Park

25 Oak Street, York
October 2 - October 30
Mondays & Wednesdays, 10 AM - 12 PM
To register: Call Megan at 717-771-9610

Bob Hoffman YMCA

1705 Palomino Road, Dover,
October 2 - November 20
Mondays, 9:30 -11:30 AM
To register: Call 717-851-3082

Aldersgate Church

397 Tyler Run Rd York
October 3 – October 26
Tuesdays & Thursdays, 10 AM -12 PM
To register: Call 717-854-4276

Eastminster Presbyterian Church

311 Haines Road, York
October 30 – November 27
NO class November 22
Mondays & Wednesdays, 1 - 3 PM
To register: Call Megan at 717-771-9610

Jewish Community Center

2000 Hollywood Drive, York
November 2 - December 28
Thursdays, 9:30 to 11:30 AM
To register: Call 717-851-3082

WellSpan Trauma and Critical Care

300 Pine Grove Commons, York
November 6 - December 18
Mondays, 1 - 3 PM
To register: Call 717-851-3082

Please join us for this
FREE event!



15th annual

50plus EXPO

YORK COUNTY

Sept. 28, 2017

9 a.m. – 2 p.m.

York Expo Center Memorial Hall East • 334 Carlisle Ave., York

**Exhibitors • Health Screenings • Seminars
Entertainment • Door Prizes**

Fun! Informative!

Health & Wellness Sponsor:



Visitor Bag Sponsor:
OSS Health

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50plus LIFE

Seminar Sponsor:
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Media Sponsors:



www.50plusExpoPA.com

Healthy Steps for Older Adults A Fall Risk Reduction Program

The York County Area Agency on Aging is welcoming back **Healthy Steps for Older Adults**, an evidence-based program that reduces fall risks among older adults. This program is a two day program, held for two hours each day. The program is designed to be fun, social and validating. It raises awareness about the causes of falls and how to prevent them. Participants will learn how to exercise safely at home and be offered information on ways to improve their health and well-being. Home and medication safety, as well as appropriate foot care/foot wear, will be discussed. A unique part of this program is the involvement of participants in physical skill screenings to determine an individual's fall risk. Participants will also be referred to appropriate healthcare professionals and community resources as deemed necessary to meet one's needs when it comes to preventing falls. The York County Area Agency on Aging will be holding this program at the York Jewish Community Center, 2000 Hollywood Drive, York 17403 on September 13 and 20, from 1 PM to 3 PM. For more information, contact Megan Craley at 717-771-9610.

Preventing Falls at Home: A Home Safety Checklist

Why should you be concerned about preventing falls in your home? For many of us, the home provides the most basic need of shelter from the elements and intruders. It also provides comfort and a place for self-expression vital for our well-being. Our home can give us a feeling of independence, but it can also become a barrier if we become susceptible to falls or a fear of falling.



Nearly 85% of falls occur at home with the most frequent location being stairways, bedrooms, and the living room. Here is a room by room checklist to help you assess your home to identify potential hazards. As soon as possible, correct items to which you answered “NO.”

Throughout the House

- | | | |
|-----|----|--|
| YES | NO | There should be good even lighting throughout the house. Light fixtures, lamps, and window treatments should be selected and placed to avoid glare on smooth surfaces. |
| YES | NO | Emergency numbers and your address are posted by each telephone. |
| YES | NO | Telephones are located in each room. They can be reached from the floor in case of a fall. A portable phone will do. |
| YES | NO | Flooring materials should be hard, even surfaces or tightly woven low pile carpeting over a thin pad. |
| YES | NO | Carpeting and rugs are not worn or torn. |
| YES | NO | Small, loose rugs have non-skid backing and are not placed in traffic areas of the home. |
| YES | NO | Electrical cords are placed out of the flow of traffic and out from underneath rugs and furniture. |
| YES | NO | Things are kept in their proper place so they won’t become a tripping hazard. |
| YES | NO | Pet sleeping areas are away from traffic paths. |

Kitchen

- | | | |
|-----|----|--|
| YES | NO | Light switches are located near the doors. |
| YES | NO | The range and sink areas have adequate light levels. |
| YES | NO | Storage in upper shelves or cabinets is used only for infrequently needed items of light weight. |
| YES | NO | A sturdy, stable stepladder or step stool is used rather than a chair to reach objects in overhead cabinets. |
| YES | NO | Countertop space lets you keep carrying and lifting to a minimum. |

- | | | |
|-----|----|--|
| YES | NO | Flooring is not slippery and has a non-glare surface. |
| YES | NO | A non-skid rubber mat is placed on the floor in front of the sink. |

Bathroom

- | | | |
|-----|----|---|
| YES | NO | The light switch is located near the door. |
| YES | NO | Bathroom has even light without glare. |
| YES | NO | Bathtub or shower doors are safety glass or plastic. |
| YES | NO | Grab bars are installed on the walls by the bathtub and toilet. |
| YES | NO | The bathtub or shower has non-skid mat or strips on the standing area. |
| YES | NO | A high rise seat is installed on the toilet, if appropriate. |
| YES | NO | Bathroom flooring is matte-finished, textured tile, or low pile commercial carpet (no throw rugs or bath mats). |

Stairs

- | | | |
|-----|----|--|
| YES | NO | Light switches are located at top and bottom of stairways and at both ends of long hallways. |
| YES | NO | Stairways and hallways are well lighted. |
| YES | NO | Hallways are equipped with night lights. |
| YES | NO | Sturdy handrails are on both sides of stairway and securely fastened. |
| YES | NO | Steps are in good condition and are free of objects. |
| YES | NO | Steps have non-skid strips. Carpeting on steps is securely fastened and free of fraying or holes. |
| YES | NO | Inside doors do not swing out over stair steps. |
| YES | NO | Room entrances do not have raised door thresholds or thresholds are marked with a contrasting color. |

Bedroom

- | | | |
|-----|----|---|
| YES | NO | Bedroom floor is located on the first floor of the home, if possible. |
| YES | NO | A lamp or flashlight is kept within reach of your bed. Check batteries periodically to make sure they are working and keep a spare package of batteries nearby. |
| YES | NO | A night light is used to brighten the way to the bathroom at night. |
| YES | NO | You have an adequate-sized night stand or small table for the telephone, glasses, or other important items. |
| YES | NO | There is a sturdy chair with arms where you can sit to dress. |
| YES | NO | Shoes are kept in special racks or tucked well under the bed. |
| YES | NO | Clothing and other items are not left on the floor. |

Living Room

- | | | |
|-----|----|---|
| YES | NO | The light switch is located near the entrance. |
| YES | NO | Furniture, which might be used for support when walking or rising, is steady and does not tilt. |
| YES | NO | Chairs and sofas are sturdy and secure. |
| YES | NO | Chairs and sofas have full arms to aid in sitting or rising. |

Outdoor Area

- | | | |
|-----|----|--|
| YES | NO | Doorways, steps, porches and walkways have good lighting |
| YES | NO | Handrails are sturdy and securely fastened. |
| YES | NO | Steps and walkways are in good condition and are kept free of wet leaves and ice. |
| YES | NO | Porches, balconies, terraces, window wells, and other heights or depressions are protected by railings closed with bannisters, or are otherwise protected. |
| YES | NO | You have adequate light in your garage so you don’t need to grope your way in the dark. |
| YES | NO | Garden tools are returned to their proper place after use. |

MEDICAID NURSING HOME BENEFITS

By: Robert Clofine
Certified Elder Law Attorney
practicing in York

Not many would argue that the biggest domestic problem facing our country is the cost of health care. It certainly has been the focus of a number of legislative efforts in Washington and will likely continue to be at the center of attention for years to come. Much of the recent discussion doesn't affect seniors because the Medicare program that covers those age 65 and older works fairly well. However, even though many seniors will never have to rely on Medicaid, you do want to pay attention to the discussion in Washington as it relates to Medicaid. Medicaid happens to be the program that pays for more than 50% of those in nursing homes, and recent legislative proposals would likely cut access to nursing home Medicaid benefits.

While there have been changes in the Medicaid program that pays for nursing home care, the core protections that apply when a married person enters the nursing home have been largely unchanged since they were adopted in 1993. These protections are aimed at preventing so-called "spousal impoverishment" of the healthy spouse when the sick spouse enters a nursing home. As such, hopefully, the folks in Washington don't see fit to reduce or eliminate this part of the Medicaid safety net.

The "spousal impoverishment" rules first come into play when one spouse enters a nursing home and is expected to be in the home for at least 30 days. If that's the case, the couple should request a "resource assessment." The resource assessment is done by submitting a form to the county assistance office. The form asks the couple to list all they owned on the date the one spouse was admitted to the nursing home. However, certain assets are excluded from the calculation. The most significant exclusions are for the couple's residence, household goods and personal effects.

After the couple requests a resource assessment, they will be notified of the "spousal share". The "spousal share" determines the amount of assets that the healthy spouse gets to keep. In basic terms, the "spousal share" is one-half of all of the assets listed on the resource assessment subject to a maximum and a minimum. For example, if the assets listed on the resource assessment total \$150,000, the spousal share would be half of that or \$75,000. This means the spouse who is still at home gets to retain \$75,000 without affecting the other spouse's eligibility for Medicaid.

In addition to the \$75,000, the spouse at home also gets to keep the couple's residence and all other exempt assets. Unfortunately, in this example, the other \$75,000 is not protected and must be spent down before the couple

qualifies for Medicaid. This, however, does not mean that the excess funds have to be spent on nursing home care. With good legal advice and prompt planning, the healthy spouse can preserve almost all of the funds, which means spending less of the excess funds on nursing home expenses.

There are, however, certain maximum and minimum limits on the spousal share. These limits are adjusted annually to keep pace with inflation. The 2017 minimum amount is \$24,180 and the maximum is \$120,900. As such, if the couple's countable assets are \$300,000, the spouse at home gets to retain just \$120,900, plus the exempt assets, and not one-half of the total. Likewise, if the countable assets are just \$40,000, the spouse at home would get to keep the \$24,180 minimum, plus any exempt assets. Once again, with proper timing and planning, you can increase these basic protections.

These rules are designed to make sure that the spouse in the community is not rendered penniless by having to deplete all of the couple's resources to pay for a nursing home stay. Depending upon the community spouse's income, that spouse may also be entitled to increase the protected spousal share, or may ask for a maintenance allowance. This means that some of the income of the spouse in the nursing facility can also go to support the spouse at home.

November is National Caregivers Month **Taking Care of Yourself: Tips for Caregivers**

Taking care of yourself is one of the most important things you can do as a caregiver.

Dealing with Feelings of Frustration and Guilt

Caregiving, especially from a distance, is likely to bring out many different emotions, both positive and negative. Feeling frustrated and angry with everyone, from the care recipient to the doctors, is a common experience. Anger could be a sign that you are overwhelmed or that you are trying to do too much. If you can, give yourself a break: take a walk, talk with your friends, get some sleep—[try to do something for yourself](#).

Although they may not feel as physically exhausted and drained as the primary, hands-on caregiver, long-distance caregivers may still be worried and anxious. Sometimes, long-distance caregivers feel guilty about not being closer, not doing enough, not having enough time with the person, and perhaps even feeling jealous of those who do. Many long-distance caregivers also find that worrying about being able to afford to take time off from work, being away from family, or the cost of travel increases these frustrations. Remember that

you are doing the best you can given the circumstances and that you can only do what you can do. It may help to know that these are feelings shared by many other long-distance caregivers—you are not alone in this.

Taking Care of Yourself

Taking care of yourself is one of the most important things you can do as a caregiver. Make sure you're [eating healthy](#), [being active](#), and [taking time for yourself](#). Consider joining a caregiver support group, either in your own community or online. Meeting other caregivers can relieve your sense of isolation and will give you a chance to exchange stories and ideas. If you need help, don't be afraid to ask for it.

Caregiving is not easy for anyone—not for the caregiver and not for the care recipient. There are sacrifices and adjustments for everyone. When you don't live where the care is needed, it may be especially hard to feel that what you are doing is enough and that what you are doing is important. It often is.

Source: National Institute on Aging, www.nia.nih.gov

MAKE YOURSELF A PRIORITY, TOO [TIPS FOR CAREGIVERS]

Nearly
15 million
Americans provide
unpaid care
to an older adult.



National Health and Aging Trends Study, 2011



Caregivers who provide
substantial care are
more likely to have
**physical & emotional
health problems.**¹

¹ Substantial care refers to involvement in health care activities, including care coordination and medication management.

Take care of yourself.
It is one of the most important things you can do as a caregiver.



Ask for help when you need it.

Spend time with friends.



**Join a support group—
in person or online.**

Take breaks each day.



Keep up with hobbies.

Use these tips, and learn more about
caregiving at www.nia.nih.gov/caregiving.

NIH National Institute
on Aging

Already on Medicare?

Start Preparing for Open Enrollment Now

(continued from pg. 1)

may be subject to a **late enrollment penalty for not enrolling in a Part D drug plan when you first became eligible**. You should also investigate whether you qualify for PACE or PACENET. Membership in one of these plans can give you a special opportunity to enroll for drug coverage outside of the Open Enrollment period.

- **Learn more about enrollment rules:** It's a lot easier to switch from a Medigap/Medicare Supplement policy to a Medicare Advantage (MA) plan than the reverse (switching from MA to Medigap). This is because in most states, if you have been enrolled in an MA plan *for more than one year*, you are unlikely to be able to enroll in a Medigap plan, which helps many people fill the cost gaps in Original Medicare. Before making any decisions about switching your coverage during Open Enrollment, try talking to an **APPRISE counselor** for free, unbiased information about choosing the best plan for your needs.

As with all life decisions, it is best to evaluate your options long before the deadline strikes. You can calmly assess where you stand and take a well-thought-out approach to your situation. So sit down with a glass of lemonade, gather your medical bills, and see if there is anything that needs tweaking. If there is, you have plenty of time to call **APPRISE at (717) 771-9008 or 1-800-632-9073** and discuss your situation or schedule an appointment with a volunteer.

And if your current plan is still the best fit, feel free to sit back, relax and soak up some Vitamin D! You've earned it.

Source: www.mymedicarematters.org,
National Council on Aging

Flu Facts

Influenza is a contagious respiratory illness that can be severe and life-threatening, especially for older adults. Vaccination is the best way to help protect yourself from the flu and help prevent its spread to others.

The immune system weakens with age, making it harder to fight disease. As a result, the flu can be severe for adults 65 years of age and older.

- This age group typically accounts for more than half of flu-related hospitalizations and almost all flu-related deaths.
- In fact, influenza, combined with pneumonia, is one of the top ten leading causes of death in the United States in people 65 years of age and older.

The flu can be dangerous for older adults as chronic health conditions such as heart disease and diabetes can worsen as a result of the flu.

- People with these conditions are more likely to develop complications from the flu that can result in hospitalization and even death.
- Chronic health conditions commonly affect older adults:
 - » 86% of adults 65 years of age and older have at least one chronic condition, and 68% of Medicare beneficiaries have two or more.
 - » Among adults 65 years of age and older, roughly 20% have diabetes, and about 30% have heart disease.

Adults 65 years of age and older should try to get vaccinated as early as possible.

- According to the U.S. Centers for Disease Control and Prevention, the single best way to help prevent the flu is to get an annual flu

ANNUAL NOTICE OF CHANGE

All Medicare Part D Prescription Drug plans and Medicare Advantage plans are required to send their enrollees an Annual Notice of Change (ANOC), that describes plan changes for the coming year, and the Evidence of Coverage (EOC), which includes comprehensive information about coverage and plan policies by September 30, 2017.

Watch for this information in the mail and take time to carefully review the details. Historically, almost every plan has modified its benefits package and/or cost structure each year, so you should not assume the 2017 plan would remain unchanged in 2018.

These documents will describe any changes in your current health and drug coverage and costs for 2018, including new formulary (the list of drugs that the plan will cover for 2018), pharmacy network changes, cost changes, and a summary of benefits.

Some people will learn that the Medicare Advantage plan or Part D plan they have in 2017 will no longer cover one or more of their prescriptions, or the amount they pay for premiums or co-pays will change in 2018.

Reading and understanding this information now will help avoid costly surprises later. People with Medicare may change plans during Medicare's Open Enrollment period that begins October 15 and goes through December 7, with coverage effective January 1, 2018.

vaccination, which is recommended for everyone six months of age and older, with rare exception.

- In fact, it is estimated that during the 2014-2015 flu season, almost 58,000 hospitalizations were averted due to vaccination in people 65 years of age and older.
- For older adults, it is especially important to try to get vaccinated early in the season, which has been shown to be associated with greater benefit compared to later in the season.

Talk to your health care provider about your flu vaccine options.

- A higher-dose vaccine was developed specifically to address the age-related weakening of the immune system.
- Flu vaccination is a Medicare benefit with no copay. A higher-dose vaccine is widely available; talk to your health care provider about flu vaccine options.

Source: NCOA, www.ncoa.org; *Flu + You* is a collaboration between the National Council on Aging and Sanofi Pasteur.

Flu Shot Clinics

Yearly flu vaccination has already begun in some locations in York County and will continue throughout the flu season.

Flu Shot Clinics will be offered at some York County Senior Centers. **Be sure to bring your Medicare card and any other insurance cards to the clinic of your choice.**

Delta Area Senior Center

5 Pendyrus Street, Suite 1, Delta
Tuesday, September 26, 9 AM – 11 AM
Pre-registration is not required.

Northeastern Senior Community Center

131 Center Street, Mount Wolf
Tuesday, October 3, 9 AM – 10 AM
Registration is required by calling 266-1400. Last day to register is Tuesday, September 26.

Windy Hill on the Campus

1472 Roth's Church Rd, Spring Grove
Thursday, October 12, 9 AM-11 AM
Reservation is appreciated by calling 225-0733.

Yorktown Senior Center

509 Pacific Ave., York
Monday, September 11, 9 AM-11 AM
Pre-registration is not required.

8 Things to Consider When Choosing or Changing Your Coverage

Medicare coverage can be very confusing. It is important that you review your coverage each year and determine what is best for your needs. Review the questions in the following eight areas to help you make a good decision for you.

Coverage

- Are the services you need covered?
- Does your plan cover all of the drugs you need?
- Will it continue to do so in 2018?
- Does your plan limit how you can get your drugs, such as through prior authorizations or step therapy?

Your Other Coverage

- If you have other types of health or prescription drug coverage, make sure you understand how that coverage works with Medicare.
- If you have employment-related coverage, talk to your benefits administrator, insurer, or plan before making any changes.

Costs

- How much are your premiums, deductibles, and other costs?
- How much do you pay for services like hospital stays or doctor visits?
- Is there a yearly limit on what you could pay out of pocket for medical services?
- Make sure you understand any coverage rules that may affect your costs.

- Does your plan cover all of your drugs at an affordable price?
- Will it continue to do so in 2018?
- Will your premiums and other costs change in 2018?
- Did you enter the coverage gap, also called the “donut hole”, for your drugs during the year?
- Do you need more coverage?

Doctor and hospital choice

- Do your doctors accept the coverage?
- Are the doctors you want to see accepting new patients?
- Do you have to choose your hospital and health care providers from a network?
- Do you need to get referrals?

Prescription drugs

- What are your drug needs?
- Do you need to join a Medicare drug plan?
- Do you already have creditable prescription drug coverage?
- Will you pay a penalty if you join a drug plan later?
- What will your prescription drugs cost under each plan?
- Are your drugs covered under the plan’s formulary (drug list)?

Quality of care

- The quality of care and services given by plans and other health care providers can vary.

- Did your plan do a good job of helping you manage your medication needs? For example, did they send you refill reminders or help you switch to a more affordable medicine if appropriate?
- Were you unhappy with the way your plan handled any problems or questions you had during the year?
- Visit the Medicare Web site to review the online ratings of the plans.

Convenience

- Does the plan include the doctors you see and the pharmacies you use?
- Can you get your prescriptions by mail?
- Do the doctors use electronic health records or E-prescribe?
- Are you able to get your drugs at the pharmacy of your choice?
- Does your plan offer mail order delivery if you want it?

Travel

- If you traveled during the year, were you able to get your prescriptions filled easily while you were away from home?
- If you need medical care when you travel out of the area, will your plan cover you?

Sources: Medicare & You, Medicare.gov

A Fork in the Road

By: Barbara Zortman, Director
Center for Traffic Safety



The great master wordsmith Yogi Berra once said, “When you come to a fork in the road, take it.” As is the case with most of his quotes, that just doesn’t make sense, does it?

What does make sense is that when you come to a fork in the road, you have a choice to make... Which way should you go?

No one wants to lose the freedom that comes with our car keys, even for one day. Maybe you have a concern about adverse physical changes that affect your ability to drive safely. Perhaps your car is in the garage, or maybe you want to go downtown but don’t want the hassle of parking. Whatever the reason, you’ve reached a proverbial fork in the road – how to get from point A to point B safely and successfully. We have a solution to help you navigate around the problem.

A new campaign is being launched by the Center for Traffic Safety and rabbittransit. “**Live Fully. Travel Safely.**” is an exciting new public safety initiative that guarantees to maintain your freedom and mobility, and keep you connected to your community.



Are you intimidated by the thought of using public transportation? How to schedule a trip, where are the bus stops and routes, what are the costs? This writer is in her mid-fifties and candidly admits she has never ridden on public transportation. I wouldn’t have the first clue what to do! Fortunately for wary travelers such as us, “**Live Fully. Travel Safely.**” offers help: rabbittransit’s “**3P Ride**” program. The 3 P’s stand for “**More People. More Places. More Possibilities.**” and it involves teaching people age 50 and over how to ride the bus, teaching them how to plan trips, read maps, transfer

buses, board with a mobility device, pay fares, etc. A trained volunteer will work with, and literally ride with, the new user to get them acquainted and comfortable with public transportation options.

There’s a great, informative video that takes the viewer through public transportation options. Take a moment to watch the video at <http://3p-ride.com/> Also visit the “rabbittransit 3P Ride” Facebook page.

In preparation for a full launch of this program, rabbittransit is looking for volunteer travel trainers. If you’re interested in becoming a trained volunteer to assist new riders in learning how to successfully utilize public transportation to its full potential, contact Sherry Welsh at 717-849-0731 or swelsh@rabbittransit.org

When you reach that fork in the road, choose to live fully and travel safely.

To get you started, contact rabbittransit at 1-800-632-9063.

The “Live Fully. Travel Safely” program is funded in part from a grant from York County Community Foundation’s Hahn Home Fund for Embracing Aging.

Medicare Annual Open Enrollment

Announcing Medicare Annual Enrollment Events

- Do you need help comparing the available plans or enrolling in a different plan?
- Would you like someone to review your situation and help you understand and determine if you are enrolled in the best plan for you?
- Do you want to see if there may be a better plan available for you?
- Are you continuing to have problems with your current plan?
- Would you like assistance from a trained counselor who does not represent a specific plan or receive income from your enrollment in a specific plan?

The APPRISE Program at the Area Agency on Aging will be offering one-on-one assistance by pre-scheduled appointments only during the upcoming Annual Enrollment at the following locations. To schedule an appointment, call the APPRISE Scheduling Line on, or after Tuesday, September 5 at (717) 771-9042.

Wednesday, October 18

Red Land High School

560 Fishing Creek Road, Lewisberry
1:00 PM to 2:30 PM

Monday, October 23

West York High School

1800 Bannister Street, York
4:00 PM to 6:00 PM

Tuesday, October 24

Spring Grove High School

1490 Roth's Church Road, Spring Grove
10:00 AM to 1:00 PM

Wednesday, October 25

South Western High School

200 Bowman Road, Hanover
4:00 PM to 6:15 PM

Thursday, November 2

Dallastown Area Senior High School

700 New School Lane, Dallastown
4:00 PM to 6:00 PM

Thursday, November 9

York Suburban High School

1800 Hollywood Drive, York
4:00 PM to 6:00 PM

Monday, November 13

West York High School

1800 Bannister Street, York
4:00 PM to 6:00 PM

Tuesday, November 14

Spring Grove High School

1490 Roth's Church Road, Spring Grove
10:00 AM to 1:00 PM

Wednesday, November 15

Northeastern High School

300 High Street, Manchester
1:00 PM to 4:00 PM

Monday, November 20

Red Lion Area High School

200 Horace Mann Avenue, Red Lion
9:30 AM to 2:00 PM

Wednesday, November 29

South Western High School

200 Bowman Road, Hanover
4:00 PM to 6:15 PM

Thursday, November 30

York Suburban High School

1800 Hollywood Drive, York
4:00 PM to 6:00 PM

Monday, Tuesday & Wednesday, December 4, 5 & 6

York County Area Agency on Aging

100 West Market Street, York
9:00 AM to 12:00 PM

***Please note:** The events listed above are only for current Medicare beneficiaries who would like to compare 2018 plans. If you are new to Medicare or have other questions regarding Medicare, please call our APPRISE Help Desk at (717) 771-9008.*

Important Dates

By September 30: 2018 Medicare & You handbook will be mailed to Medicare beneficiaries. You can request an e-version of the handbook through your MyMedicare.gov account or by contacting Medicare at 1-800-MEDICARE.

By September 30: All plans must mail their current members the Annual Notice of Change (ANOC) and Evidence of Coverage (EOC). These notices tell members about any changes for the 2018 plan year. As always, you should carefully review these notices and make sure your current plan continues to best meet your needs.

October 1: Organizations are allowed to begin marketing their 2018 plans.

By October 1: Tentative date for 2018 plan data to be displayed on the Medicare Plan Finder.

By October 2: Plans that are leaving the Medicare program in 2018 must send their current members a letter notifying them that their current coverage will end on December 31, 2017.

By October 15: Notice of Creditable Coverage Received. Employer/Union and other general health plans must provide all Medicare-eligible enrollees information on whether or not their drug coverage is creditable.

October 15: Annual Enrollment Period (AEP) begins. People with Medicare can make changes in their Medicare coverage by enrolling in a different Part D plan, changing from Medicare Advantage to Original Medicare, or vice versa.

December 7: Annual Enrollment Period (AEP) ends.

January 1, 2018: 2018 plan benefit period begins.

January 1 to February 14, 2018: Medicare Advantage Annual Disenrollment Period (MA ADP). During this time Medicare beneficiaries can only disenroll from a Medicare Advantage plan and go to Original Medicare. They cannot use the MA ADP to switch Medicare Advantage plans. They also will get a Part D Special Enrollment Period associated with the MA ADP to enroll in a Prescription Drug Plan (PDP), if they're interested.

Marketplace Open Enrollment versus Medicare Annual Enrollment

Open enrollment for the Health Insurance Marketplace through the Affordable Care Act (ACA) will occur from November 1, 2017 to December 15, 2017. Be careful that you do not confuse this open enrollment with the Medicare Annual Enrollment. The Marketplace coverage is designed to help people who do not have any health coverage.

Medicare is not part of the Health Insurance Marketplace. The Marketplace doesn't change your Medicare plan choices or your benefits. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage plan you will not make changes via the Marketplace. The Marketplace also doesn't offer Medicare Supplement Insurance (Medigap) policies or Medicare Part D plans.

If you have health coverage through Medicare, the Marketplace won't have any effect on your Medicare coverage. It is against the law for someone who knows that you have Medicare to sell you a Marketplace plan.

October 15 to December 7

Rules for Medicare Health Plans

People representing Medicare plans aren't allowed to:

- Ask for your personal information (like your Medicare, Social Security, bank account, or credit card numbers) over the phone unless it's needed to verify membership, determine enrollment eligibility, or process an enrollment request.

Note: If you applied for [Extra Help](#) paying for [Medicare prescription drug coverage](#), someone from the plan may contact you if any information is missing from your application.

- Come to your home uninvited to sell or endorse any Medicare-related product.
- Call you unless you're already a member of the plan. If you're a member, the agent who helped you join can call you.
- Require you to speak to a sales agent to get information about the plan.
- Offer you cash (or gifts worth more than \$15) to join their plan or give you free meals during a sales pitch for a Medicare health or drug plan.
- Enroll you into a plan, in general, over the phone unless you call them and ask to enroll.
- Ask you for payment over the phone or web. The plan must send you a bill.
- Tell you that they're [Medicare supplement insurance \(Medigap\) policies](#).
- Sell you a non-health related product, like an annuity or life insurance policy, during a sales pitch for a Medicare health or drug plan.
- Make an appointment to tell you about their plan unless you agree in writing or through a recorded phone discussion to the products being discussed. During the appointment, they can only try to sell you the products you agreed to hear about.
- Talk to you about their plan in areas where you get health care like an exam room, hospital patient room, or at a pharmacy counter.
- Market their plans or enroll you during an educational event like a health fair or conference.

Independent agents and brokers selling plans must be licensed by the state, and the plan must tell the state which agents are selling their plans.

Rules for meeting with an agent

If you're going to meet with an agent, the agent must follow all the rules for Medicare

plans and some specific rules for meeting with you.

During the meeting, Medicare plans and people who work with Medicare can:

- Give you plan materials.
- Tell you how to get more plan information.
- Tell you about the plan options you agreed to discuss.
- Give you an enrollment form.
- Collect your completed enrollment form.
- Leave business cards for you to give to friends and family.

During the meeting, Medicare plans and people who work with Medicare can't:

- Charge you a fee to process your enrollment into a plan.
- Steer you into a particular plan.
- Communicate incorrect information about their plan type or use inappropriate statements like their plan is "the best" or "highest ranked."
- Tell you about other plan options you haven't agreed to discuss, unless you specifically ask about them (to discuss these options, you need to complete a separate appointment form).
- Pressure you to join their plan by saying things like "you have to join this plan or you won't have coverage next year."
- Ask you to give names and phone numbers or addresses so they can sell to your friends or family.
- Ask you to sign the enrollment form before you're ready to join.

Note: You should only sign the form when you're ready to join.

After the meeting:

- The plan will contact you to make sure you want to join and that you understand how the plan works.
- The agent who helped you join the plan can call you to talk about other plan options.

Extra rules for agents selling Medicare Private-Fee-For-Service (PFFS) Plans

Agents selling Medicare PFFS Plans must:

- Give you written information with a complete description of how the plan works.
- Make clear that there's no guarantee that your doctor or hospital will agree to accept the

What is APPRISE?



APPRISE is a free health insurance counseling program designed to help all Pennsylvanians with Medicare. APPRISE counselors are specially trained staff and volunteers who can answer your questions and provide you with objective, easy-to-understand information.

APPRISE can help with:

- Medicare
- Medicare Prescription Drug Plans (Part D)
- Medicare Advantage Plans
- Medicare Supplement Insurance (Medigap)
- Plan Comparison
- Medicaid
- Screening and applying for financial assistance programs
- Medicare Appeals
- Long-Term Care Insurance

Call today to get connected to the APPRISE Program in York County.

717-771-9008

APPRISE is a free service provided by the PA Department of Aging, and is funded in whole or part by a grant through the Administration for Community Living.



Where Can You Get Help With Medicare?

- The 2018 *Medicare & You* Handbook
- Medicare Web Site at www.medicare.gov
- Medicare Toll Free Telephone Number 1-800-633-4227
- York County Area Agency on Aging APPRISE Help Desk (717) 771-9008

plan's terms and conditions or provide you with treatment if you join the plan.

- Send you a letter if they can't reach you by phone with instructions on how to disenroll if you change your mind.
- Have people available to answer any questions from you, your doctor, or other providers about the plan.

Source: Medicare.gov

September is National Preparedness Month

By: William James, Municipal Planner/
Trainer, Office of Emergency Management,
York County Department of
Emergency Services



2017 Disasters Don't Plan Ahead.
YOU CAN.

National Preparedness Month began in 2004 and is sponsored by the Federal Emergency Management Agency (FEMA). It encourages Americans to take

steps to prepare for emergencies in their homes, businesses, schools, and communities.

Fire, police and EMS may not be able to reach you quickly in an emergency or disaster. The most important thing you can do in these situations is to be able to take care of yourself and your family or community until help can arrive. There are four easy steps you can take to make sure you are prepared.

The first step is to **be informed**. Learn what protective measures to take before, during, and after an emergency. The steps you take may make all the difference when seconds count. Sometimes you may have to evacuate when a disaster strikes. Other times, it may be necessary to shelter in your home until the threat passes. The best way to know what to do is to learn what the hazards are that may affect you. The three common types of hazards include natural disasters, technological and accidental hazards, and terrorist hazards.

Here is a list of ten potential emergencies Pennsylvania residents should be informed about: floods, fires, terrorism, winter storms, dam failures, influenza pandemic, hazardous materials incidents, earthquake and landslides, nuclear facility accidents, and tropical storms, tornadoes and thunderstorms.

Technological and accidental hazards include technological hazards such as nuclear power plant failures, power outages and hazardous materials incidents.

Terrorist hazards are threats to our nation's security that cause loss of life, illness and injury, and destruction of property.

Another way to be informed is to receive lifesaving alerts. You can be alerted automatically on certain cell phones, by email and by the Emergency Alert System.

The next step to take to make sure you're

prepared is to **make a plan**. Do you have a communications plan? How will you let your family know you're ok? Think about how you will communicate in different situations. Complete a contact card for each adult family member. Have them keep these cards handy in a wallet, purse or briefcase, etc. Pick a friend or family member who lives out of state. Use that person to notify that you are safe. Sometimes it's easier to make a long distance phone call than a local one due to the lines being congested. Text messages work better than voice messages because they use short bursts of data instead of a constant voice stream.

If you have a disability or an access and functional need, you may need to take additional steps to prepare. Make a list of the things you use every day to live independently. Keep a several day supply of these items. These items may include wheelchair batteries, oxygen, catheters, and supplies for service animals.

It's also important to create a network of friends and family that could help you in an emergency. Make sure these people know your needs.

Another important step is to **build a kit**. A disaster supply kit is nothing more than a collection of basic

items you may need in an emergency. Prepare for a minimum of 3 days. Items to include in your kit are food, water, flashlight, batteries, medicines, whistle, first aid items, personal sanitation items, manual can opener, and many more things. Rotate perishables in your kit, and keep it in a cool, dry place. Water is important. Keep a three-day supply on hand. The average person needs one gallon of water a day for drinking and sanitation.

The final step you can take to be prepared is to **get involved**. In the face of disaster, Americans come together with courage, compassion and unity and ask, "How can I help?" You can take a free Community Emergency Response Team (CERT) class offered by many communities. Many local faith-based organizations also participate in disaster response. Learn about your community emergency plans. Join or start a preparedness project. Donate cash or goods to charitable organizations.

You never know when a disaster may strike. Survivors often say, "It started like any other day." Be prepared and make sure you can survive.

Find important preparedness information at www.Ready.gov and www.readypa.org.



York County Special Needs Registry

The York County Special Needs Registry is a free, confidential, and voluntary program offered by the Office of Emergency Management to aide local municipalities in identifying those residents in their communities who may need additional assistance during an emergency or disaster, as required by state law. This includes, but is not limited to, individuals:

- with mobility difficulties
- with intellectual or developmental disabilities
- with sight or hearing impairments
- with special medical equipment
- without a reliable or consistent form of transportation
- without access to emergency information via TV, radio, internet

Any information provided is collected into a spreadsheet and then forwarded on to municipal Emergency Management Agencies to assist in emergency planning and response efforts. The Registry can be used for more than just evacuation purposes -- the information it provides is also helpful in any emergency situation (fire, chemical spill, police incident, etc.). All information is secure and confidential.

For more information or to sign up for the York County Special Needs Registry, contact York County Emergency Management at (717) 840-2990 or oem@ycdes.org. [Registration forms](#) can be completed online and are available to download from www.yorkcountypa.gov on the Emergency Management page under the "Plan, Prepare, Mitigate" tab. Downloaded registration forms can be mailed to York County Emergency Management, 120 Davies Drive, York, PA 17402.

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Be Fire Safe!

Reflections by: Kraig E Herman, IAAI-CFI, Public Education Specialist at Pennsylvania Office of the State Fire Commissioner

Every morning, as I sit down at my desk, I search various internet sites looking at news articles pertaining to fires that occurred in Pennsylvania. Today I did not have to search long until I came across a posting for a fatal house fire in Bucks County. The posting was actually a live interview with the Fire Chief. When I clicked on the video to watch, the Chief explains that a female resident had escaped the fire initially but went back inside to retrieve pets. She did not make it back out alive. Coincidence or not, the next topic of fire safety to discuss from the "Remembering When" program is **PLAN AND PRACTICE YOUR ESCAPE FROM FIRE AND SMOKE.**

You should plan to have two ways out of every room in your house as well as two ways to exit your house. Take 15-30 minutes of your time and work on this plan. Depending on what type of house or apartment you live in, you may not be able to have two ways out, which is fine. However, you still need to have at least one way to get out - and stay out! Draw a floor plan of your home and identify ways to escape, starting with identifying the easiest way out first. Then ask yourself, "If the easiest way is cut off by fire, how else can I get out?" When you are working on your plan, make sure doors and windows along your escape route open easily for you. If you have difficulty opening a door or window, that may not be a good route for you to take in case of an emergency.

Once you identify all the ways you can escape, **PRACTICE THE PLAN!** Many people think that once they make a home escape plan they are done and do not try it out. I tell people to practice their plan when others least expect it, for example, during the night or early in the morning while people are sleeping. By practicing your plan, you can see what works and what does not and then make changes. I recommend practicing your plan at the same time you check your smoke alarms. You want to make sure your smoke alarm sounds, so why not incorporate the test while practicing your home escape plan!

Another point concerning the home escape is to put it into practice. As creatures of habit,

Our Turn to Take Care of You...

we typically leave our homes the same way every day. When you identify a second way out, occasionally use it. Why? I'll share this true story: In 2000, there was a fatal fire in a dormitory at a college in New Jersey. The fire alarm sounded and two roommates awoke, got dressed and when they opened their door, they were hit with heat and smoke. They got down to the floor and crawled out. Everytime they left their dorm room, they went right, knowing the elevators and stairs were only four doors away. As they crawled counting how many doors they were passing, the heat got worse burning their hands and knees. They would barely make it out alive but would be scarred for life from significant burns. Long after the fire, one of the gentleman realized that their injuries could have been prevented had they gone to the left, since after passing two doors they would have come to another stair case that would have taken them to safety. However, out of habit of always leaving their room by going to the right, they almost perished in the fire. When I heard their story at a conference I recently attended, it became evident that using alternative ways of leaving a room or building in the event of an emergency needed to be added in to my program.

It is apparent that the female that perished in the fire I mentioned in the opening paragraph had a way out of the house and was safe, but she decided to go back in. **Once you are out of the house, PLEASE STAY OUT!** Numerous people die in fires from smoke inhalation because they choose to go back in, either to retrieve a pet, possessions or even try to help others escape. While I completely understand the need or desire to want to help, you are not trained or equipped to withstand the high heat and smoky conditions of a fire. Wait outside for the fire department, and if someone is still inside, tell the firefighters when they arrive, as well as the last place you saw the person. Firefighters will search for people and pets and bring them to safety.

In the next issue of *New Horizons*, we will discuss the fire safety message dealing with planing your escape around your abilities. Until then, remember **SMOKE ALARMS DO SAVES LIVES** and please, be fire safe.

If you are interested in having a Remembering When: A Fire and Fall Prevention Program for Older Adults presented for your group, please contact Kraig Herman at krherman@pa.gov.

Kraig E. Herman is also a Volunteer Firefighter / EMT for the Liberty Fire Co of North York Borough and an EMT for Red Lion Area Ambulance.

Application Deadline Extended

The Property Tax/Rent Rebate program deadline for older adults and residents with disabilities to apply for rebates of rent and property taxes paid in 2016 has been extended from June 30 to December 31, 2017.

The rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security income is excluded. It costs nothing to apply for a rebate.

Applicants may obtain Property Tax/Rent Rebate claim forms (PA-1000) and related information online at www.revenue.pa.gov or by calling, toll-free, 1-888-222-9190.

Claimants who already applied for rebates may check the status of claims online at www.revenue.pa.gov or by calling, toll-free, 1-888-PATAXES.

Since the Property Tax/Rent Rebate Program's 1971 inception, older and disabled adults have received more than \$6.7 billion in property tax and rent relief. The program is funded by the Pennsylvania Lottery and revenue from slots gaming.



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1500 Memory Lane Ext, York, PA 17402



Daylight saving time ends on Sunday, November 7, 2017 at 2:00 AM. Don't forget to turn your clock back 1 hour!

There Is No Place Like Home!

Aging well and aging in the place we call home has become increasingly more important for the older adults of York County. For some older adults, there comes a time when they require assistance that would require nursing home placement; however, they would prefer to live in their own home or the home of a loved one. The York County Area Agency on Aging has offered Aging Waiver services over twenty years and service coordination for over forty years. We understand the importance of allowing older adults to remain living in the place they call home.

Aging Waiver is a program provided by the Office of Long Term Living that allows eligible York County residents to receive specialized care in the home as opposed to a nursing facility. An eligible individual can receive services that include, but are not limited to personal care, home support, transportation, medication management, home delivered meals, skilled nursing care, occupational therapy/physical therapy, and respite care. Consumers in this program receive as many hours of assistance as is deemed necessary to meet the needs of the individual. If eligible, there is no cost share for the program.

There are four criteria that must be met in order for someone to be eligible for the program: the individual must be 60+ years of age, a York County resident, Nursing Facility Clinically Eligible, and Medicaid eligible. The York County Area Agency on Aging conducts assessments on those under 60 years of age to determine whether or not they are Nursing Facility Clinically Eligible; however, the Agency does not provide Waiver services for this population. If determined Nursing Facility Clinically Eligible, those under 60 are referred to service coordination agencies that can meet their needs.

In order to apply for Waiver services, a referral must be made to the Independent Enrollment Broker, Maximus, at 1-877-550-4227 or www.paieb.com. Referrals may come from the individual seeking assistance, a caregiver, family member, doctor, social worker or anyone else who is familiar with the individual's needs and desire to receive assistance. Once Maximus receives the referral, the York County Area Agency on Aging will be notified to complete a level of care assessment. If it is determined the individual is Nursing Facility Clinically Eligible, the individual must complete the process of applying for Medicaid. Once approved, Maximus will work with the individual to get them enrolled with a Waiver Service Coordination Provider.

The York County Area Agency on Aging is a Waiver Service Coordination Provider. Each consumer within the Waiver Program is assigned to a service coordinator who completes the necessary assessments, develops care plans, sets up services with contracted service providers, and provides ongoing support. With over forty years of service coordination experience, our Agency recognizes the importance of working with an individual to ensure their needs are being fully met.

If an individual is assessed and found to be Nursing Facility Ineligible or Nursing Facility Clinically Eligible but not eligible for Medicaid, consumers may still receive assistance through one of the Agency's other programs.

Make a referral today and remember to pick us as your Waiver Service Coordination Provider!

York County Area Agency on Aging



We are a service coordination provider for

Aging WAIVER

*We have been providing Waiver services
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Delirium

By: James Fletcher, MS DO

Thomas Hart Family Medicine, York Hospital

What is delirium?

Delirium is a brain disorder that causes people to be confused. People with delirium often have:

1. Trouble paying attention, or switching attention from one thing to another
2. Memory, language, or other thinking problems
3. Trouble knowing where they are, time of day, or who the people around them are.

People with delirium are often very sleepy or hard to wake up. Some are overly active or upset, or see or hear things that aren't really there. Symptoms of delirium can come and go over the course of a day, and often get worse toward the end of the day. Delirium can last days to weeks, or longer, depending on the cause.

There are other terms that might come up when doctors talk about delirium. Doctors sometimes use the term "altered mental status" for when a person's brain isn't working normally. The word "confusion" means a person isn't thinking clearly.

What causes delirium?

Different kinds of conditions or situations can cause delirium. The most common reasons people have delirium are:

1. A medical condition, such as low blood sugar, infections like pneumonia (infection of the lungs), or heart or kidney failure.
2. A side effect of medicines.
3. Illegal drug use.
4. Alcohol excess or withdrawal.
5. A problem in the brain, such as infection, seizure, or some types of strokes – Seizures are waves of abnormal electrical activity in the brain that can make people move or behave strangely. A stroke occurs when part of the brain is injured because it goes without blood for too long.

Who gets Delirium?

Delirium happens more often in people who:

1. Are in the hospital.
2. Just had surgery or are in pain.
3. Are older, have a lot of medical problems, or take a lot of medicines.
4. Have another brain disorder, such as dementia – Dementia is a disorder that causes memory problems and makes it hard to think clearly.

Should I call the doctor or nurse?

Yes. Many people who get delirium are already in a hospital. But if you are not in a hospital, it's important to call the doctor or nurse if you notice the symptoms listed above.

Will I need tests?

Yes. The doctor or nurse will do an exam and ask questions to check thinking and attention. He or she will do tests to find out what's causing the delirium. The tests will depend on the individual situation and can include:

- ◇ Blood tests.
- ◇ Urine tests.
- ◇ A CT scan of the head – A CT scan is an imaging test that can create pictures of the brain.

- ◇ A spinal tap – During this procedure, a doctor will put a thin needle into the lower back and take out a small amount of spinal fluid. Spinal fluid is the fluid that surrounds the brain and spinal cord. The spinal fluid is sent to a lab for tests.
- ◇ An EEG (or "electroencephalogram") – An EEG is a test that records brain waves and can detect seizures.

How is delirium treated?

The best treatment for delirium is to treat or fix whatever is causing it. For example, if a medicine is causing delirium, the doctor will stop or change that medicine. If an infection is causing delirium, he or she will treat the infection. Doctors also treat delirium by helping a person's symptoms until the delirium gets better.

Different ways doctors treat delirium include:

1. Making the person's hospital room as quiet as possible, especially at night
2. Having the hospital staff remind the person where he or she is, and why he or she is in the hospital.
3. It often helps people with delirium to have family and other familiar people around them in the hospital.
4. Treat dehydration.
5. Occasionally, using a medicine that is calming can help.

Can delirium be prevented?

Sometimes. Doctors try to lower the chances that patients in the hospital will get delirium by doing a few different things. These include making the patient's room quiet or helping the patient sleep well. Having a family member stay with the patient. Good hydration and avoidance of sedating medication is also important. Talk to the doctor, nurse or any care team member about how to help prevent delirium.

You only have to LOOK LIKE you know what you're doing!

Sing for a Cure

A LIP SYNC COMPETITION

Sun., Aug. 13 • 2:00PM
SpiriTrust Lutheran The Village
@Sprenkle Dr - Gladfelter Center

Thurs., Sept. 14 • 3:30PM
Windy Hill Senior Center at Spring
Grove School District Campus

Mon., Sept. 18 • 6:30PM
York College of PA –
Demeester Theatre

Registration \$25 Per Group

Register TODAY!

1ST ANNUAL WALK TO END ALZHEIMER'S LIP SYNC COMPETITION

Help us raise money to battle Alzheimer's

- Choose the event date and register for the event.
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Visiting Angels works in partnership with the Alzheimer's Association.
ALL PROCEEDS FROM EACH EVENT GO DIRECTLY TO THE WALK TO END ALZHEIMER'S.

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www.visitingangels.com/york/sing-for-a-cure

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Fraud Alert Bulletins



By: Dave Sunday, Chief Deputy Prosecutor

These Fraud Alerts are issued by the York County Elder Abuse Task Force. Periodically, members of the York County District Attorney's office who prosecute these devastating financial crimes will offer warnings about the latest financial scams targeting seniors here in York County. Educating seniors about financial fraud is a top priority of the York County Elder Abuse Task Force. With that in mind, we want every senior in York County to remember the **3 Rs**:

- **Recognize** a potential scam;
- **Refuse** to make any hasty decisions; and
- **Report** suspicious activity to police.

Stay safe and feel free to contact Chief Deputy Prosecutor Dave Sunday at the District Attorney's Office (717-771-9600) with any questions.

Medicare Update

As part of the Social Security Number Removal Initiative, Medicare is updating their cards to remove your Social Security Number and replace it with a "Medicare Beneficiary Identifier" (MBI). The MBI—made up of a combination of 11 letters and numbers—should be protected like your Social Security Number, but will hopefully reduce identity theft.

The cards must all be replaced by April of 2019.

You are under no obligation to pay for a new card or give anyone updated information; the replacement will be made automatically. You will be able to begin using your new card as soon as you get it.

The National Committee to Preserve Social Security and Medicare has recommended that until you receive your new card you should not carry the card featuring your Social Security Number around with you. Take the card with you only when necessary.

Despite this effort to protect your information, scammers will continue to try to steal your identity. Keep these things in mind if you get calls regarding your Medicare card or benefits:

- ◇ If someone claiming to be from Medicare is calling and asking for your Social Security Number or your bank information, hang up.
- ◇ If someone is asking for you to pay for your new Medicare card, hang up.
- ◇ If someone claiming to be from Medicare is calling and threatening to cancel your benefits if you don't pay or provide bank information, hang up.

If you receive one of these calls, please report it to the FTC at <https://www.ftc.gov/> or call 1-877-382-4357. Also remember: Secure websites begin with "https:" in the URL.

Skimmers

A "skimmer" is a device attached to a payment device that reads data off of a magnetic strip on your credit or debit card. These devices are designed to blend in, so a scammer can steal your information without your knowledge.

Skimmers can be located either inside or outside of a payment device.

To detect a skimmer on the inside: Business may place labels atop the payment device panel that can show whether someone has tampered with the panel. If such a label says "VOID," do not use that payment device.

To detect a skimmer on the outside: Look at the payment device itself. If the device looks different or is not securely fastened, it could be rigged with a skimmer.

Other Tips to Protect Yourself

1. Use your card as credit, rather than debit. This way, your PIN is safe.
2. If you use your PIN, cover the keyboard so no one can see what you're pressing.
3. Monitor your accounts closely for any unauthorized charges.
4. At gas stations, pay inside the store, rather than at the pump, or use a pump near the front of the store. Scammers are more likely to place skimmers on pumps obstructed from the view of the store.
5. Give the payment device on an ATM or gas pump a jiggle. Because skimmers are affixed to the machine, they typically will move a little. Legitimate payment devices shouldn't move.

What to Do if Your Information is Compromised

1. Report it immediately to your credit card company or card issuer.
2. Freeze your compromised account.
3. Set your account to send you notifications of purchases, so you can keep up-to-date of account activity.

Answers to Questions You Might Have **Should I send money via money order or prepaid gift card to someone I don't know?**

No. Quite simply, scammers ask you to wire money or send prepaid gift cards because it's almost impossible to trace that money or to get that money back.

- If someone claims you've won a prize but you have to send money to get it, this is a scam. If you have sent money in the past, and the scammer calls back saying it wasn't enough, do not send more! While you may never get back the money you have sent, you can prevent losing money in the future.
- If someone wires you too much money via check during a sale and asks for the extra to be returned via money order, this is a scam. The scammer hopes you will send the money order back before you get notice the check you cashed did not clear.
- If someone claiming to be from the utility company calls and asks for you to wire money or use a prepaid gift card to pay money you owe, this is a scam. If you want to verify the caller is actually from the utility company, hang up and call a number you know does belong to the utility company.

Should I send my bank account info to the FTC to receive settlement money?

No. According to the Federal Trade Commission, an email has been sent out asking for bank account information so you can be credited with money from a settlement with Western Union. This is a scam designed to steal your information. If you are a part of the class owed money as part of a settlement, the FTC is likely to mail the check to your residence.

Rent-A-Kid

An intergenerational program bringing youth and older adults together

The Rent-A-Kid Program allows older adults to hire local youth to assist them with various chores.

To be eligible for the program you must be:

- A York County resident
- 60 years of age or older
- Agreeable to reimbursement of a minimum of \$5/ hour or a negotiated rate based on the job.



The various indoor and outdoor chores and other odd jobs can include:

- Computer and Electronic Device Support
- Dog Walking
- Lawn Mowing
- Letter Writing
- Light Housekeeping
- Raking Leaves
- Holiday Decorating and much more!



Arrange for help BEFORE you need it.

**Call the
Rent-A-Kid Coordinator
at the**

**York County Area Agency on Aging
771-9103 or 1-800-632-9073**

aging@yorkcountypa.gov
www.ycaaa.org

YORK COUNTY SENIOR CENTERS

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers:

CRISPUS ATTUCKS ASSOCIATION

605 South Duke St., York
Director: Robin Beatty-Smith
Phone: 848-3610
Hours: Monday-Friday, 9:00 AM - 4:00 PM
Website: www.crispusattucks.org

DELTA AREA SENIOR CENTER, INC.

5 Pendyrus St., Suite 1, Delta
Director: Kim Maglaughlin
Phone: 456-5753
Hours: Monday- Friday, 7:00 AM -2:00 PM
Website: www.deltaseniorcenter.net

DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second St., Dillsburg
Director: Scott Shughart
Phone: 432-2216
Hours: Monday- Friday, 8:00 AM- 3:00 PM

GOLDEN CONNECTIONS COMMUNITY CENTER, INC.

20-C Gotham Place, Red Lion
Director: Heather Goebeler
Phone: 244-7229
Hours: Monday-Friday, 7:30 AM-2:30 PM
Website: www.gcccenter.com

HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Road, Dover
Director: Emma Crossley
Phone: 292-7471
Hours: Monday- Friday, 8:00 AM- 3:00 PM
Website: www.heritagesrcenter.org

NORTHEASTERN SENIOR COMMUNITY CENTER

P.O. Box 386
131 Center St., Mount Wolf
Director: Deb Davis
Phone: 266-1400
Hours: Monday-Friday, 8:00 AM –2:00 PM
Website: [http:// www.mtwolf.org/SeniorCenter/](http://www.mtwolf.org/SeniorCenter/)

RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry
Director: Jen Washburn
Phone: 938-4649 or 938-4640
Hours: Monday through Friday, 8:30-3:00 PM
Website: www.redlandseniorcenter.org

SEPTEMBER HOUSE SENIOR CENTER

1251 West King St., York
Director: Susan K. Jones
Phone: 848-4417
Hours: Monday-Friday, 8:00 AM- 4:00 PM

SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC

150 East Main St., New Freedom
Director: Sandy Wehr
Phone: 235-6060
Hours: Monday- Friday, 8:00 AM-3:00 PM
www.southcentrallyorkcountysrctr.webs.com

STEWARTSTOWN SENIOR CENTER, INC.

26 South Main St., Stewartstown
Director: Rosie Horton
Phone: 993-3488
Hours: Monday-Friday, 8:30 AM-3:00 PM
Website: www.stewsenior.org

SUSQUEHANNA SENIOR CENTER, INC.

2427 Craley Road, Wrightsville
Director: Trena Howard
Phone: 244-0340
Hours: Monday-Friday, 8:00 AM – 2:30 PM
Website: www.susquehannaseniorcenter.org

WHITE ROSE SENIOR CENTER, INC.

27 South Broad St., York
Director: Lisa Krout
Phone: 843-9704
Hours: Monday-Friday, 8:00 AM- 4:00 PM
Website: www.whiteroseseniorcenter.org

WINDY HILL ON THE CAMPUS, INC.

1472 Roth's Church Road, Suite 103, Spring Grove
Director: Tammy Miller
Phone: 225-0733
Hours: Monday-Friday, 8:30 AM- 2:30 PM
Website: www.windyhillonthecampus.org

YORKTOWN SENIOR CENTER, INC.

509 Pacific Avenue, York
Director: Jennifer Stitzel
Phone: 854-0693
Hours: Monday- Friday, 8:00 AM- 3:00 PM
Website: www.yorktownseniorcenter.org

September is National Senior Center Month Stop by and Visit with Us!

Have you discussed “What if...?”

If you were ill or injured and unable to speak, who would know what kind of care you would want? Regardless of your age or health condition, it is important to discuss your choices before a health crisis. Learn what you need to know to reduce confusion and stress, by making sure your wishes are known in advance.

Completing the “Advance Directive” forms can be done without cost. These upcoming free events, presented by the Your Life – Your Wishes Task Force, will include a few short videos followed by a panel discussion with a lawyer, doctor and social worker. These volunteers will share insights and offer the opportunity for questions and answers.

All participants will receive a packet that includes Advance Directive forms and other helpful information. Please join us for this important conversation!

Register for an event near you:

Tuesday, September 19, 9:00-10:30 a.m.

OLLI at Penn State York

1031 Edgecomb Avenue, York, PA 17403

Sunday, October 1, 12:30-2:00 p.m.

St. Paul's United Church of Christ

205 W. Main Street, Dallastown, PA 17313

Tuesday, November 14, 5:30-7:00 p.m.

OSS Health

1861 Powder Mill Road, York, PA 17402

There is no cost for these programs, but preregistration is required. For registration information, please contact Deb Gogniat at (717) 851-2333 or dgogniat@wellspan.org.

*Your Life – Your Wishes
A Community Task Force*

**Healthy
York County
Coalition**



New Classes Announced for Self-Management Education

Steps to Healthier Living™

Steps to Healthier Living™ *Self-Management Programs*, developed by Stanford University, are workshops designed to help individuals gain confidence and skills to better manage their condition and live life to the fullest. These peer-led programs focus on decision-making, goal setting, problem solving and action planning. Each program is conducted over 6 workshops, once a week for 2 ½ hours. Participants receive a companion book, *Living a Healthy Life with Chronic Conditions*, audio relaxation CD and local resource information. The York County Area Agency on Aging is currently offering both *Chronic Disease Self-Management and Diabetes Self-Management* workshops at various community sites, as listed below. If you are involved with a church or civic organization and would like to host a program, feel free to call us at (717) 771-9610.

Diabetes Self-Management Program

Who can participate?

- Anyone age 60 and older living with type 2 diabetes
- A caregiver, age 60 and older, of someone with type 2 diabetes

What is a Self-Management Tool Box for Diabetes?

Workshop topics include the following tools: healthy eating, exercise, stress management, monitoring blood sugar, effective communication, dealing with difficult emotions, medications, working with your health care provider, avoiding complications, action planning and problem solving.

This program is designed for those newly diagnosed with type 2 diabetes and as a refresher for older adults who have been living with the disease for some time. Family members are welcome to participate.

Where is the next workshop being held?

HealthSouth Rehabilitation Hospital of York

1850 Normandie Drive, York
Thursdays, September 21 to October 26
6 PM – 8:30 PM

Pre-registration is required. For more information, or to register, call Megan Craley at the York County Area Agency on Aging at (717) 771-9610 or 1-800-632-9073.

St. John the Baptist Church

315 N. Constitution Ave., New Freedom
Tuesdays, October 3 to November 7
1 PM – 3:30 PM

Pre-registration is required by calling (717) 235-2156, ext. 214.

Chronic Disease Self-Management

Who can participate?

- Anyone age 60 and older living with a chronic condition
- A caregiver, age 60 and older, of someone living with a chronic condition

What is a Self-Management Tool Box for Chronic Disease?

Workshop topics include the following tools: physical activity, weight management, breathing techniques, decision-making, problem solving, actions plans, using your mind, healthy eating, working with healthcare professionals, understanding emotions, sleep, communication, and medications.

Where is the next workshop being held?

Windy Hill on the Campus

1472 Roth's Church Road, Spring Grove
Wednesdays, November 1 to December 6
9:30 AM—12 PM

Pre-registration is required. For more information, or to register, call Windy Hill on the Campus at (717) 225-0733.

York County Area Agency on Aging
100 W. Market Street
York, PA 17401
(717) 771-9610

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**A MATTER OF
BALANCE**
MANAGING CONCERNS ABOUT FALLS

Volunteer Coaches Needed

Chances are you know someone who has fallen or who is afraid of falling. A Matter of Balance is a proven program designed to help people manage concerns about falls and increase physical activity. Do you enjoy meeting new people? Are you enthusiastic, communicate well with others and are willing to lead a small group? If so, consider becoming A Matter of Balance Coach! The York County Area Agency on Aging is looking for volunteers to help lead this program.

Coaches help participants become more confident about managing falls, help to identify ways to reduce falls, and lead exercises to help increase strength and balance.

What do you need to be a coach?

- good communication and interpersonal skills
- enthusiasm, dependability and a willingness to lead small groups of older adults
- ability to lead low to moderate level exercise

After certification, Coaches should facilitate two A Matter of Balance classes within one year of certification; attend 2.5 hours of training update annually; and Coach a minimum of two sessions each year.

Training to become certified as A Matter of Balance Coach will be offered late 2017 or early 2018. If you are interested in becoming a Matter of Balance Coach or have questions about the position, call Megan Craley at York County Area Agency on Aging at 717-771-9610.